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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	QBE Insurance Corporation
<b>TOI/Sub-TOI:</b>	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)		
<b>Product Name:</b>	McGowan Condominium Pro and Apartment Pro		
<b>Project Name/Number:</b>	McGowan Program - Bridge Endorsement/		

## Filing at a Glance

Company:	QBE Insurance Corporation
Product Name:	McGowan Condominium Pro and Apartment Pro
State:	District of Columbia
TOI:	01.0 Property
Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Filing Type:	Rule
Date Submitted:	05/04/2018
SERFF Tr Num:	QBEC-131486544
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	18-5459-DC-RULES
Effective Date	07/03/2018
Requested (New):	
Effective Date	07/03/2018
Requested (Renewal):	
Author(s):	Andrea Burkeland, Andrea Krause
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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<b>Product Name:</b>	McGowan Condominium Pro and Apartment Pro		
<b>Project Name/Number:</b>	McGowan Program - Bridge Endorsement/		

## General Information

Project Name: McGowan Program - Bridge Endorsement

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 05/04/2018

State Status Changed:

Created By: Andrea Burkeland

Corresponding Filing Tracking Number: QBEC-131486543  
Form

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Andrea Burkeland

Filing Description:

QBE Insurance Corporation seeks approval of our new proprietary form, QBCP-2035 – Bridge Endorsement that modifies the AAIS Commercial Output Program (COP) Program.

QBCP-2035 – Bridge Endorsement – Specifies where ISO endorsement, IL 00 17 – Common Policy Conditions would apply and where the AAIS Commercial Output Policy equivalent would apply, as well as stating state amendatory endorsements would be included on all policies. This endorsement is mandatory to the QBE Condominium Pro and Apartment Pro Program.

We have updated the related rule manual, QBE Condominium Pro and Apartment Pro Program to include endorsement QBCP-2035 to AAIS Rule 2 – Policy Writing Instructions, 2.1 (Policy Format).

## Company and Contact

### Filing Contact Information

Andrea Burkeland, Senior Rate &amp; Form      andrea.burkeland@us.qbe.com

Filing Analyst

One General Drive

608-825-5566 [Phone]

Sun Prairie, WI 53596

608-825-5100 [FAX]

### Filing Company Information

QBE Insurance Corporation

CoCode: 39217

State of Domicile:

55 Water Street

Group Code: 796

Pennsylvania

New York, NY 10041

Group Name: QBE Insurance

Company Type:

(212) 422-9888 ext. [Phone]

Group

State ID Number:

FEIN Number: 22-2311816

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## Filing Fees

Fee Required?      No

Retaliatory?      No

Fee Explanation:

<b>SERFF Tracking #:</b>	QBEC-131486544	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	18-5459-DC-RULES
<hr/>					
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<b>TOI/Sub-TOI:</b>	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
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## Rate Information

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		COMPANY EXCEPTIONS	Rules - Condominium Pro and Apartment Pro 1 thru 3 Ed. 04/18	Replacement	QBEC-131366425	AAIS COP CW Form Exception Pg -Condominium Pro and Apartment Pro - 04 18 (CLEAN).pdf

# COMMERCIAL OUTPUT PROGRAM MANUAL

## ***QBE CONDOMINIUM PRO AND APARTMENT PRO PROGRAM***

**RULE 2 – POLICY WRITING INSTRUCTIONS  
RULE 5 – PROPERTY COVERAGE OPTIONS  
QBE RULE EXCEPTION PAGE**

### **COMPANY EXCEPTIONS**

#### Rule 2 – Policy Writing Instructions

The following rules pertain to Policy Writing Instructions that modify the Commercial Output Program:

#### **2.1 Policy Format**

The COP may be issued as a monoline policy or may be packaged with other coverage forms. A package policy may consist of two or more of the following coverages: property, general liability, inland marine, glass, crime, automobile, or other coverages in effect for the company. The following components are required for the COP:

- Declarations Page
  - Common Policy Conditions
  - Schedule of Coverages – Commercial Output Program (or Supplementary Declarations)
  - Commercial Output Program – Property Coverage Part
  - COP Endorsements
  - State Amendatory Endorsements
  - Bridge Endorsement – QBCP-2035
- This endorsement specifies where ISO endorsement, IL 00 17 – Common Policy Conditions would apply and where the AAIS Commercial Output Policy equivalent would apply, as well as stating state amendatory endorsements would be included on all policies

Common Policy Conditions relate to: assignment or transfer of rights or duties, cancellations, changes or modifications, inspections, and examinations of books and records.

When the Commercial Output Program – Property Coverage Part is part of a combination policy, also refer to the policy writing instructions that apply to the other policy forms.

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# COMMERCIAL OUTPUT PROGRAM MANUAL

## ***QBE CONDOMINIUM PRO AND APARTMENT PRO PROGRAM***

### **RULE 2 – POLICY WRITING INSTRUCTIONS RULE 5 – PROPERTY COVERAGE OPTIONS QBE RULE EXCEPTION PAGE**

#### Rule 5 – Property Coverage Options

The following rules pertain to options that modify the Commercial Output Program – Property Coverage Part.

#### **5.24 Condominium Pro Coverage Enhancement**

Enhancement endorsement that amends the Commercial Output Program Property Coverage Part and adds additional coverages for Condominium Associations. The Condo Pro Endorsement will not be issued with the Apartment Pro.

Attach endorsement QBCP-2022 and schedule QBCP-2023

**Premium Determination** – There is no premium charge for this coverage enhancement

#### **5.25 Apartment Pro Coverage Enhancement**

Enhancement endorsement that amends the Commercial Output Program Property Coverage Part and adds additional coverages for Apartment Owners. The Condo Pro Endorsement will not be issued with the Apartment Pro.

Attach endorsement QBCP-2033 and schedule QBCP-2034

**Premium Determination** – There is no premium charge for this coverage enhancement

#### **5.26 Condominium Pro Windstorm or Hail Endorsement**

Amends the Windstorm or Hail Endorsement to include a Per Building Deductible option.

Attach endorsement QBCP-2026 and schedule QBCP-2027

**Premium Determination** – There is no premium charge for this endorsement

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# COMMERCIAL OUTPUT PROGRAM MANUAL

## ***QBE CONDOMINIUM PRO AND APARTMENT PRO PROGRAM***

### **RULE 2 – POLICY WRITING INSTRUCTIONS RULE 5 – PROPERTY COVERAGE OPTIONS QBE RULE EXCEPTION PAGE**

#### **5.27 Condominium Pro Multiple Deductible**

Endorsement adds Per Building and Per Unit Deductibles to the Multiple Deductible Scheduled Perils and Locations Endorsement.

Attach endorsement QBCP-2024 and schedule QBCP-2025

**Premium Determination** – There is no premium charge for this endorsement

#### **5.28 Apartment Pro Windstorm or Hail Endorsement**

Amends the Windstorm or Hail Endorsement to include a Per Building Deductible option.

Attach endorsement QBCP-2031 and schedule QBCP-2030

**Premium Determination** – There is no premium charge for this endorsement

#### **5.29 Apartment Pro Multiple Deductible**

Endorsement adds Per Building and Per Unit Deductibles to the Multiple Deductible Scheduled Perils and Locations Endorsement.

Attach endorsement QBCP-2032 and schedule QBCP-2029

**Premium Determination** – There is no premium charge for this endorsement

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<b>Product Name:</b>	McGowan Condominium Pro and Apartment Pro		
<b>Project Name/Number:</b>	McGowan Program - Bridge Endorsement/		

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Explanatory Memo
<b>Comments:</b>	
<b>Attachment(s):</b>	Bridge Endorsement Explanatory Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

### **Bridge Endorsement Filling Memorandum**

QBE Insurance Corporation seeks approval of our new proprietary form, QBCP-2035 – Bridge Endorsement that modifies the AAIS Commercial Output Program (COP) Program.

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